(Official Form 1) (9/97)

FORM B1 United States Bankruptcy District of Maryland	Court	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Wright, Undrea M	Name of Joint Debtor (Spouse) (Last	First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint D (include married, maiden, and trade	
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-2434	Soc. Sec./Tax I.D. No. (if more than	n one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 6414 Dogwood Road Gwynn Oak, MD 21207	Street Address of Joint Debtor (No. &	Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Baltimore	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if o	different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	•	
 Venue (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 □ There is a bankruptcy case concerning debtor's affiliate, general principal place. 	0 days than in any other District.	
Type of Debtor (Check all boxes that apply) Individual(s) Railroad Corporation Stockbroker Partnership Commodity Broker Other	Chapter or Section of Bank the Petition is File Chapter 7	d (Check one box) pter 11 ☐ Chapter 13 pter 12
Nature of Debts (Check one box) Consumer/Non-Business ☐ Business Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee (Ch Full Filing Fee attached Filing Fee to be paid in installme Must attach signed application f certifying that the debtor is unabl Rule 1006(b). See Official Form	ents (Applicable to individuals only.) For the court's consideration the to pay fee except in installments.
Statistical/Administrative Information (Estimates only) ■ Debtor estimates that funds will be available for distribution to ur □ Debtor estimates that, after any exempt property is excluded and will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-15 16-49 50-99 100-1		
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000 \$500,000 \$1 million \$10 million \$50 m	00,001 to \$50,000,001 to More than	
\$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 m	00,001 to \$50,000,001 to More than sillion \$100 million \$100 million	

(Official Form 1) (9/97)	Case 05-14886 Doc 1	Filed 03/07/05	Page 2 of 23
Voluntary Petition (This page must be completed	and filed in every case)	Name of Debtor(s): Wright, Un	FORM B1, Page 2
Prio	r Bankruptcy Case Filed Within Last 6	Years (If more than one,	attach additional sheet)
Location Where Filed: - None -		Case Number:	Date Filed:
Pending Bankruptcy	Case Filed by any Spouse, Partner, or A	Affiliate of this Debtor ()	
Name of Debtor: - None -		Case Number:	Date Filed:
District:		Relationship:	Judge:
	Sign	atures	
I declare under penalty of perj petition is true and correct. [If petitioner is an individual vand has chosen to file under clunder chapter 7, 11, 12, or 13 understand the relief available proceed under chapter 7.		I declare under penalty of petition is true and correspetition on behalf of the The debtor requests relicularity United States Code, special X Signature of Authority Printed Name of Authority	ef in accordance with the chapter of title 11, cified in this petition. ized Individual ithorized Individual
Telephone Number (If not Date	represented by attorney)	Title of Authorized I	Individual
X/s/ Louis Fiechtne Signature of Attorney for I Louis Fiechtner 0310 Printed Name of Attorney Louis J. Fiechtner	Debtor(s) 60	I certify that I am a U.S.C. § 110, that I that I have provided	bankruptcy petition preparer as defined in 11 prepared this document for compensation, and the debtor with a copy of this document. nkruptcy Petition Preparer
Firm Name 8401 Corporate Driv Suite 445 Landover, Maryland Address 301-577-2324		Social Security Num	
Telephone Number		Address	
forms 10K and 10Q) with the pursuant to Section 13 or 15(d	Exhibit A required to file periodic reports (e.g., Securities and Exchange Commission 1) of the Securities and Exchange Act of	prepared or assisted If more than one per	ecurity numbers of all other individuals who in preparing this document:
whose debts are I, the attorney for the petitione that I have informed the petition		Signature of Bankrup Date	ptcy Petition Preparer
explained the relief available u X/s/ Undrea M. Wri Signature of Attorney for I	under each such chapter.	of title 11 and the Fed	n preparer's failure to comply with the provisions deral Rules of Bankruptcy Procedure may result nent or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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United States Bankruptcy Court District of Maryland

In re	Undrea M Wright		Case No		
-	-	Debtor	.,		
			Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	768,000.00		
B - Personal Property	Yes	3	139,561.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		489,100.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		2,500.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,577.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			6,426.00
Total Number of Sheets of ALL So	chedules	13			
	Т	otal Assets	907,561.00		
		L	Total Liabilities	491,600.00	

In re	Undrea M Wright	Case No.
	- · · · · · · · · · · · · · · · · · · ·	

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2600 Queen Anne Road Baltimore MD 21216	Fee simple	-	280,000.00	186,000.00
3709 Cesholme Road Baltimore MD	Fee simple	-	150,000.00	157,100.00
2217 Fayette Street Baltimore MD 21218	Fee simple	-	30,000.00	0.00
156 North Kenwood Avenue Baltimore MD 21224	Fee simple	-	240,000.00	76,000.00
2430 Shirley Avenue Baltimore MD 21216	Fee simple	-	68,000.00	70,000.00

Sub-Total >	768,000.00	(Total of this page)
Total >	768,000.00	

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Undrea M Wright Case No				
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Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O Description and Location o E	f Property Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or	checking account	-	6,000.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	savings account	-	60.00
	Security deposits with public utilities, telephone companies, landlords, and others.	X		
•	Household goods and furnishings, including audio, video, and computer equipment.	household goods	-	1,000.00
•	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	comics	-	10,000.00
	Wearing apparel.	men's clothing	-	500.00
	Furs and jewelry.	ring, 2 watches	-	4,000.00
	Firearms and sports, photographic, and other hobby equipment.	2 rifles; diving equipment	-	6,000.00
•	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
			Sub-Tot (Total of this page)	al > 27,560.00

2 continuation sheets attached to the Schedule of Personal Property

In re	Undrea M Wright	Case No.
	3	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sheet)		
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Franklin Templeton	-	1,000.00
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X		
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Homestead Investments	-	1.00
13.	Interests in partnerships or joint ventures. Itemize.	X		
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X		
15.	Accounts receivable.	Ken Wood	-	3,000.00
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X		
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X		
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
			Sub Tota	4 001 00

Sheet $\underline{1}$ of $\underline{2}$ continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Undrea M Wright Case No. In re

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
t d	Other contingent and unliquidated claims of every nature, including ax refunds, counterclaims of the lebtor, and rights to setoff claims. Give estimated value of each.	Х			
i	Patents, copyrights, and other ntellectual property. Give particulars.	X			
g	cicenses, franchises, and other general intangibles. Give particulars.	A & B De	ntal Care	-	30,000.00
	Automobiles, trucks, trailers, and	2000 BM	W 325i	-	22,000.00
C	other vehicles and accessories.	1993 For	d F150	-	3,000.00
		1990 Che	evrolet S10	-	2,000.00
4. E	Boats, motors, and accessories.	Х			
25. A	Aircraft and accessories.	Х			
	Office equipment, furnishings, and upplies.	misc offic	ce equipment	-	50,000.00
	Machinery, fixtures, equipment, and upplies used in business.	X			
28. I	nventory.	paint		-	1,000.00
9. A	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
	arming equipment and mplements.	X			
32. F	Farm supplies, chemicals, and feed.	X			
	Other personal property of any kind not already listed.	Х			
			,	Sub-Tota	al > 108,000.00
hoot	2 of 2 continuation sheets a	attachad	(Total of this page) Tot	al > 139,561.00
	Schedule of Personal Property	macheu		(Report a	also on Summary of Schedules)

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(Report also on Summary of Schedules)

Best Case Bankruptcy

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In re	Undrea M Wright	Case No.	
-		Dobton,	
		Debtor	

SCHEDULE C- PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

11 U.S.C. §522(b)(1): 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property 2600 Queen Anne Road Baltimore MD 21216	ACM, C & JP § 11-504(f)	5,000.00	280,000.00

In re	Undrea M Wright	Case No
_		
		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			ig secured craims to report on this schedule D.	-				
CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	C C C E B T C R) J M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.				Т	T E D			
American Servicing Company PO Box 91 Frederick, MD 21705		-	Second Mortgage 3709 Cesholme Road Baltimore MD					
			Value \$ 150,000.00				37,100.00	0.00
Account No. Chase Manhattan Mortgage PO Box 830016 Baltimore, MD 21283		-	Deed of Trust 2600 Queen Anne Road Baltimore MD 21216					
			Value \$ 280,000.00				141,000.00	0.00
Account No. Chase Manhattan Mortgage PO Box 830016 Baltimore, MD 21283		1	Second Mortgage 2600 Queen Anne Road Baltimore MD 21216					
Account No.	╂	+	Value \$ 280,000.00	+	┝	H	45,000.00	0.00
Chase Manhattan Mortgage PO Box 830016 Baltimore, MD 21283		-	Deed of Trust 2430 Shirley Avenue Baltimore MD 21216					
	┸		Value \$ 68,000.00	Sub	L tota	\perp	70,000.00	2,000.00
continuation sheets attached			(Total of				293,100.00	

In re	Undrea M Wright	Case No.
-		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE Column	PORTION IF ANY
Account No. Deed of Trust Deed of Trust	
8742 Lucent Blvd. #300 Highland Branch, CO 80129 3709 Cesholme Road Baltimore MD	
Value \$ 150,000.00 120,000.00	0.00
Account No.	
Wilshire Credit Corporation Deed of Trust	
PO Box 8517 Portland, OR 97207-8517 156 North Kenwood Avenue	
Value \$ 240,000.00 76,000.00	0.00
Account No.	
Value \$	
Account No.	
Account No.	
Account No.	
Value \$	
Subtotal	
Sheet of continuation sheets attached to Schedule of Creditors Holding Secured Claims (Total of this page)	

In re	Undrea M Wright Case No
	Debtor
	SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
unse addr	A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of sourced claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing ess, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as ne date of the filing of this petition.
on th or th	f any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity he appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, he marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or immunity."
"Unl	f the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled liquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these e columns.)
	Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
□ E	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
□ V	Vages, salaries, and commissions
inde	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the ation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the ation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
C	Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals
	Claims of individuals up to \$1,800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(6).
\square A	Alimony, Maintenance, or Support
C	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
□ 1	Taxes and Certain Other Debts Owed to Governmental Units
Τ	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors are Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	nounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of istment.

____0 continuation sheets attached

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In re	Undrea M Wright	Case No.	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	С	ни	sband, Wife, Joint, or Community	С	U	D	эΤ	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT - NGEN	UNLLQULDAT	I S P U T E D	- 1	AMOUNT OF CLAIM
Account No.				T	Ť	l	Γ	
Aspire Visa PO Box 105555 Atlanta, GA 30348		-	Consumer Debt		E D			
							1	900.00
Account No.							T	
Cross Country Bank P.O. Box 310711 Boca Raton, FL 33431		-	Consumer Debt					
							1	600.00
Account No.	┢					t	†	
Providian Visa PO Box 24224 Louisville, KY 40224		-	Consumer Debt					
								1,000.00
Account No.								
_0 continuation sheets attached	S (Total of th	ubt nis j				2,500.00		
			(Report on Summary of Sci	T	ota	ıl		2,500.00

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In re	Undrea M Wright		Case No.
		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

⁰ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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Deptor								
SCHEDULE H - CODEBTORS								
Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case. Check this box if debtor has no codebtors.								
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR							

0 continuation sheets attached to Schedule of Codebtors

Undrea M Wright

In re

Case No. _____

In re	Undrea M Wright		Case No.	
		,		
		Debtor		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE					
	NAMES		\GE	RELATIO	ONSHIP	
	None.					
Single						
Single						
EMPLOYMENT:	DEBTOR			SPOUS	SÉ	
Occupation co	ntractor	contrac	tor		-	
Name of Employer se	lf	Departn	nent of De	fense	-	
How long employed				:	-	
Address of Employer				:	-	
INCOME: (Estimate of a	avonaga monthly income)		DEB'	TOD		SPOUSE
	ges, salary, and commissions (pro rate if not paid montly	hly) \$		800.00	\$	6,922.00
	ne	шу <i>)</i> ф		0.00	. \$ <u></u> \$	0.00
•		\$		800.00	<u> </u>	6,922.00
)		800.00	. <u> </u>	6,922.00
LESS PAYROLL DE		ф		000.00	Φ	0.000.00
-	ocial security	\$		200.00	. \$	2,200.00
		\$		0.00	. \$	0.00
		\$		0.00	. \$	0.00
d. Other (Specify)		\$		0.00	· \$	0.00
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$		200.00		2,200.00
	TAKE HOME PAY	\$		600.00	<u> </u>	4,722.00
		Ψ		000.00	Ψ	4,722.00
	ration of business or profession or farm (attach detailed	\$		0.00	\$	0.00
· ·	·	φ \$		2,050.00	. Ψ <u></u>	0.00
		\$		0.00	. φ <u></u>	0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use					0.00	
	d above	\$		0.00	\$	0.00
Social security or other go						
		\$		0.00	\$	0.00
		\$		0.00	\$	0.00
	ome	\$		0.00	. \$	0.00
Other monthly income						
(Specify) VA		\$		205.00	. \$	0.00
TOTAL MONTHLY INC	OME	\$		0.00	\$	0.00
TOTAL MONTHLY INC		\$		2,855.00	. \$	4,722.00
TOTAL COMBINED MC	NTHLY INCOME \$ 7,577.00		(Report	also on Su	mmary o	of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re	Undrea M Wright	Case No.	
_		Debtor ,	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments

made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check this box if a joint petition is filed and debtor's spouse maintains a separate househ expenditures labeled "Spouse."	old. Com	plete a sep	arate schedule o
Rent or home mortgage payment (include lot rented for mobile home)		\$	823.00
Are real estate taxes included? Yes X No			
Is property insurance included? YesX No			
Utilities: Electricity and heating fuel		\$	300.00
Water and sewer		\$	35.00
Telephone		\$	50.00
Other SAT .		\$	80.00
Home maintenance (repairs and upkeep)			45.00
Food		\$	400.00
Clothing		\$	100.00
Laundry and dry cleaning			60.00
Medical and dental expenses			10.00
Transportation (not including car payments)			
Recreation, clubs and entertainment, newspapers, magazines, etc			
Charitable contributions			0.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	120.00
Life			0.00
Health			0.00
Auto		· :	160.00 52.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify) rental taxes .			160.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the	nlan.)	T	
Auto		\$	0.00
Other Chase 1st & 2nd .		\$	1,671.00
Other Specialized & American .		\$	1,333.00
Other Wilshire .			425.00
Alimony, maintenance, and support paid to others			
Payments for support of additional dependents not living at your home			
Regular expenses from operation of business, profession, or farm (attach detailed statement)			
Other Chase .			
Other	• • • • • • •	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	6,426.00
FEOD CHADTED 12 AND 12 DEDTODS ONLY			
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-w	veekly m	onthly ann	ually or at com-
other regular interval.	veckiy, ille	ontiny, ailli	idally, of at solll
	\$	7,577.00	
		6,426.00	
	\$	0,720.00	
	•	1 151 00	
C. Excess income (A minus B)	\$\$	1,151.00 1,151.00	-

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United States Bankruptcy Court District of Maryland

In re	Undrea M Wright		Case No		
-		Debtor			
		Debtor	Chapter	13	

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

<u>14</u>	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, formation, and belief.
Date	Signature /s/ Undrea M. Wright Undrea M Wright Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C §§ 152 and 3571.

United States Bankruptcy Court District of Maryland

In re	Undrea M Wright		Case No.		
•		Debtor	,		
			Chapter	13	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16 - 21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of the this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

\$120,000.00 2003 income

\$150,000.00 2004 income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

DATES OF

AMOUNT STILL

OF CREDITOR

PAYMENTS

AMOUNT PAID

OWING

None

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

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4. Suits, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether

or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding None the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either

or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE **PROPERTY**

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION. NAME AND ADDRESS OF FORECLOSURE SALE, DESCRIPTION AND VALUE OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or

both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND LOCATION

NAME AND ADDRESS OF COURT,

DATE OF DESCRIPTION AND VALUE OF CUSTODIAN ORDER OF PROPERTY CASE TITLE & NUMBER

7. Gifts

None

None

None

None

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

RELATIONSHIP TO DESCRIPTION AND NAME AND ADDRESS OF PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

DESCRIPTION AND VALUE

OF PROPERTY

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

TERMS OF ASSIGNMENT OR SETTLEMENT

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

3/3/05

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$600 of \$1600

Louis J. Fiechtner 8401 Corporate Drive Suite 445 Landover, MD 20785

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

[An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.]

16. Nature, location and name of business

None

- a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.
- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

BEGINNING AND ENDING NAME AND ADDRESS NATURE OF BUSINESS DATES OF OPERATION

17. Books, records and financial statements

None

a. List all bookkeepers and accountants who, within the six years immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who, within the two years immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who, at the time of the commencement of this case, were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

18. Inventories

None

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY **SUPERVISOR** DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

19. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE AND PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

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20. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

21. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	Signature /s/ Undrea M Wright
	Undrea M Wright
	Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

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United States Bankruptcy Court District of Maryland

In re	Undrea M Wright		Case No.		
		Debtor	CI.	40	
			Chapter	13	
		Verification of Creditor Ma	trix		
Tho	above-named Debtor hereby verifies that	the attached list of graditors is true and	correct to the best of his/	aar knowladga	
THE	above-named Debtor hereby verifies that	the attached list of creditors is true and	correct to the best of his/i	iei knowledge.	
Date		Signature/s/ Und	rea M Wright		
			M Wright		

Debtor